



Order Filed on November 20, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCURA, WIGFIELD, HEYER,
STEVENS & CAMMAROTA, LLP**
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Counsel for Debtors

In Re:

Daniel J. Gaughran & Loralyn Gaughran,

Debtors.

Chapter 13

Case NO. 18-17523

Hon. Christine M. Gravelle

**ORDER AUTHORIZING THE DEBTORS TO ENTER
INTO A LOAN MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

DATED: November 20, 2018


Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtors: Daniel & Loralyn Gaughran,

Case No.: 18-17523 (CMG)

Caption of Order: **Order Authorizing Debtors' to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the Motion of the Debtors' Daniel & Loralyn Gaughran (the "Debtors"), by and through his counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtors' to enter into the Loan Modification Agreement with the Secured Creditor, Specialized Loan Servicing, LLC ("Specialized Loan"), concerning the mortgage loan encumbering the Debtor's property located at 228 Marcia Way, Bridgewater, NJ 08807 (the "Motion"); and the Court having considered the certification of counsel filed in support of the Motion (the "Certification") with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

IT IS ORDERED: The Debtor is granted approval to enter into permanent loan modification.

IT IS ORDERED: if pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within Ninety (90) days of the date of this order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

IT IS ORDERED: Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Daniel J Gaughran
Loralyn Gaughran
Debtors

Case No. 18-17523-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018.

db/jdb +Daniel J Gaughran, Loralyn Gaughran, 228 Marcia Way, Bridgewater, NJ 08807-5685

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
David L. Stevens on behalf of Joint Debtor Loralyn Gaughran dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com
David L. Stevens on behalf of Debtor Daniel J Gaughran dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series
2006-WMC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John J. Scura, III on behalf of Debtor Daniel J Gaughran jscura@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com;jesp
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John J. Scura, III on behalf of Joint Debtor Loralyn Gaughran jscura@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com;jesp
osito@scuramealey.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates,
Series 2006-WMC2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9